

| Tariff of Charges رسوم الخدمات | | | | | | | قيمة المبروية المتصافة سارية المفعول من 1-1-2018 بنسبة 5% على الخدمات التي تنطبق عليه المبروية | |
|--|--|---|--------------------|--|--|---|--|--|
| Accounts الحسابات | | | | | | | Effective 1st January 2018, 5% VAT will be applied on all fees and charges, where applicable | |
| Type of Service | Charges | | | Type of Service | | | Charges | |
| Account Opening Fee | No Charges | | | Account Opening Fee | No Charges | | | رسوم فتح الحساب |
| Account Closure Fee (if closed within 1 Year) | AED 100 | | | Account Closure Fee (if closed within 1 Year) | AED 100 | | | رسوم إغلاق الحساب (إذا تم إغلاقه خلال سنة واحدة) |
| Minimum balance requirement for Company Account | AED 20,000 | | | Minimum balance requirement for Company Account | AED 20,000 | | | الحد الأدنى لرقم رصيد الحساب للشركات |
| Minimum balance charges for Company Account | AED 100 | | | Minimum balance charges for Company Account | AED 100 | | | رسوم الشهرية إذا كان رقم رصيد الحساب التجاري أقل من الحد الأدنى المطلوب |
| Savings Account (Minimum Balance Requirement)* | AED 3,000 | | | Savings Account (Minimum Balance Requirement)* | AED 3,000 | | | حساب التوفير * |
| Current Account (Minimum Balance Requirement)* | AED 3,000 | | | Current Account (Minimum Balance Requirement)* | AED 3,000 | | | حساب جاري * |
| Monthly charge if the account balance falls below the minimum required (for both Saving & Current) AED/USD/EUR/GBP | AED 25 or equivalent in other currencies | | | Monthly charge if the account balance falls below the minimum required (for both Saving & Current) AED/USD/EUR/GBP | AED 25 or equivalent in other currencies | | | رسوم الشهرية إذا كان رقم رصيد الحساب أقل من الحد الأدنى المطلوب (نقطاً بالنسبة للحساب الجاري والتوفير) درهم/دولار/يورو/جنيه استرليني |
| Standing Instruction / Direct Debit Set up | AED 50 | | | Standing Instruction / Direct Debit Set up | AED 50 | | | إعداد تعليمات مستبينة للحساب المبرور |
| Balance confirmation letter | AED 50 | | | Balance confirmation letter | AED 50 | | | إرسال رسالة تأكيد الحساب |
| Dormant Account Activation Charges | No Charges | | | Dormant Account Activation Charges | No Charges | | | رسوم تفعيل حساب غير متحرك |
| Monthly e-statement of account | No Charges | | | Monthly e-statement of account | No Charges | | | إرسال حساب عن طريق البريد الإلكتروني |
| Adhoc Physical Statement of account on request (Per cycle) | AED 25 | | | Adhoc Physical Statement of account on request (Per cycle) | AED 25 | | | إرسال حساب مادي على الطلب (في كل دورة) |
| Teller Services (6 Free per Month) | Additional at AED 10 per transaction | | | Teller Services (6 Free per Month) | Additional at AED 10 per transaction | | | خدمة الصراف (6 معاملات مجانية شهرياً) |
| Bulk Cash Deposit & Withdrawal at teller counter (AED) | No Charges | | | Bulk Cash Deposit & Withdrawal at teller counter (AED) | No Charges | | | إيداع وسحب بالعملة لدى الصراف |
| Foreign currency deposit & withdrawal in foreign currency cash | 1 % of the amount | | | Foreign currency deposit & withdrawal in foreign currency cash | 1 % of the amount | | | إيداع وسحب العملات الأجنبية (إز هر مادي) |
| Account Balance Requirements الحد الأدنى لرقم الرصيد على الحسابات | | | | | | | | |
| Minimum Balance to participate in Mudarabah Pool | AED | USD | EUR | GBP | حد الأدنى لرقم الرصيد للحسابات المضاربة | | | |
| Savings Accounts | 5,000 | 1,000 | 800 | 800 | حساب التوفير | | | |
| Term Deposits | 10,000 | 5,000 | 5,000 | 5,000 | إيداع الأجل | | | |
| Current Account | | | | | الحسابات الجارية | | | |
| Chèques الشيكات | | | | | | | | |
| Type of Service | Charges | | | Type of Service | Charges | | | Type of Service |
| Cheque Book (First cheque book of 25 Leaves free) | Additional cheque book up to 25 Leaves- AED 25 per Cheque book - 50 Leaves - AED 50 per Cheque book. | | | Cheque Book (First cheque book of 25 Leaves free) | Additional cheque book up to 25 Leaves- AED 25 per Cheque book - 50 Leaves - AED 50 per Cheque book. | | | Cheque Book (First cheque book of 25 Leaves free) |
| Cheques returned drawn on the account | AED 100 | | | Cheques returned drawn on the account | AED 100 | | | شيكات لم يتم سحبها على الحساب |
| Cheque payable at centers where central bank clearing facility not available. | No Charges | | | Cheque payable at centers where central bank clearing facility not available. | No Charges | | | شيك مستحق الدفع في حال عدم توفر مقاصة المصرف المركزي |
| Return cheque deposited in own account | No Charges | | | Return cheque deposited in own account | No Charges | | | شيك لم يتم سحبه في حساب العميل |
| Counter Cheques-cash withdrawal | No Charges | | | Counter Cheques-cash withdrawal | No Charges | | | شيك / سحب نقدي لدى الشيك |
| Cheque for collection within UAE | No Charges | | | Cheque for collection within UAE | No Charges | | | شيك للتجميع داخل الدولة |
| Cheque for collection outside UAE | 0.125% or AED 200 whichever is higher | | | Cheque for collection outside UAE | 0.125% or AED 200 whichever is higher | | | شيك للتجميع خارج الدولة |
| Stop payment (per instrument /cheque) | AED 50 | | | Stop payment (per instrument /cheque) | AED 50 | | | إيقاف دفع الشيك (التسليم/الرد) |
| Issuing of Bank's Cheque (MC) | AED 30 | | | Issuing of Bank's Cheque (MC) | AED 30 | | | إصدار شيك بنكي |
| Cheque photocopy | less than 1 year AED 10, over 1 year AED 20 | | | Cheque photocopy | less than 1 year AED 10, over 1 year AED 20 | | | صورة من الشيك |
| PDC lodgment charges | AED 10 each | | | PDC lodgment charges | AED 10 each | | | إيداع الشيكات الأجل |
| PDC withdrawals charges | AED 10 each | | | PDC withdrawals charges | AED 10 each | | | سحب الشيكات الأجل |
| Lockers خزائن | | | | | | | | |
| Type of Service | Charges | | | Type of Service | Charges | | | Type of Service |
| XX - Small size (Annually) | AED 200 | | | XX - Small size (Annually) | AED 200 | | | خزانة صغيرة (سنوياً) |
| X - Small size (Annually) | AED 250 | | | X - Small size (Annually) | AED 250 | | | خزانة متوسطة (سنوياً) |
| Small size (Annually) | AED 300 | | | Small size (Annually) | AED 300 | | | خزانة كبيرة (سنوياً) |
| Medium size (Annually) | AED 400 | | | Medium size (Annually) | AED 400 | | | خزانة كبيرة جداً (سنوياً) |
| Large size (Annually) | AED 900 | | | Large size (Annually) | AED 900 | | | خزانة كبيرة جداً جداً (سنوياً) |
| Security deposit required to avail lockers | AED 3,000 | | | Security deposit required to avail lockers | AED 3,000 | | | الضمان الذي المطلوب للحصول على خزانة * |
| Remittances تحويلات | | | | | | | | |
| Type of Service | Charges | | | Type of Service | Charges | | | Type of Service |
| Demand Draft | AED 30 | | | Demand Draft | AED 30 | | | حوالة تحت الطلب |
| Central Bank Transfer within UAE for individual | AED 25 | | | Central Bank Transfer within UAE for individual | AED 25 | | | تحويلات المصرف المركزي للأفراد |
| Central Bank Transfer within UAE for company | AED 45 | | | Central Bank Transfer within UAE for company | AED 45 | | | تحويلات المصرف المركزي للشركات |
| Telex Transfer (other currencies within and outside UAE and in AED outside UAE)* | AED 80 | | | Telex Transfer (other currencies within and outside UAE and in AED outside UAE)* | AED 80 | | | حوالة تيلي (عملات أخرى داخل وخارج الإمارات والدرهم الإماراتي خارج الإمارات) * |
| Duplicate Advice | AED 20 | | | Duplicate Advice | AED 20 | | | إرسال إيمارات |
| Payroll Salary Transfer (WFP) | up to AED 10 per account | | | Payroll Salary Transfer (WFP) | up to AED 10 per account | | | تحويلات الرواتب |
| WFS - One time set-up charge | AED 100 | | | WFS - One time set-up charge | AED 100 | | | رسوم إعداد أدوات التحويل عبر الإنترنت |
| Internet Banking - Remittance | No Charges | | | Internet Banking - Remittance | No Charges | | | تحويل التحويل عبر الإنترنت |
| Debit Card بطاقة الخصم | | | | | | | | |
| Type of Service | Charges | | | Type of Service | Charges | | | Type of Service |
| Debit Card Issuance | No Charges | | | Debit Card Issuance | No Charges | | | إصدار بطاقة مصرف إلى |
| Debit Card Replacement | AED 25 | | | Debit Card Replacement | AED 25 | | | إصدار بطاقة مصرف إلى |
| Replacing Secret Pin Code | AED 25 | | | Replacing Secret Pin Code | AED 25 | | | استبدال رقم التعريف الشخصي السري |
| Copy of sales slip | AED 25 | | | Copy of sales slip | AED 25 | | | نسخة من إيصال الشيكات |
| Using Ajman Bank ATM | No Charges | | | Using Ajman Bank ATM | No Charges | | | الاستخدام أجهزة الصراف الآلي التابعة لمصرف عجمان |
| Withdrawal/Deposit | No Charges | | | Withdrawal/Deposit | No Charges | | | إيداع / سحب |
| Balance inquiry | No Charges | | | Balance inquiry | No Charges | | | استفسار عن الرصيد |
| Transfer within accounts | No Charges | | | Transfer within accounts | No Charges | | | تحويل حساب داخلي |
| Using UAE SWITCH ATM | No Charges | | | Using UAE SWITCH ATM | No Charges | | | الاستخدام أجهزة الصراف الآلي التابعة لبنك الإمارات |
| Withdrawal | AED 2 | | | Withdrawal | AED 2 | | | السحب عن الرصيد |
| Balance inquiry | AED 1 | | | Balance inquiry | AED 1 | | | استفسار عن الرصيد |
| Decline for insufficient Funds | AED 1 | | | Decline for insufficient Funds | AED 1 | | | رفض سحب حذو ترصيد |
| Using GCC SWITCH ATM | No Charges | | | Using GCC SWITCH ATM | No Charges | | | الاستخدام أجهزة الصراف الآلي في دول الخليج |
| Withdrawal | AED 6 | | | Withdrawal | AED 6 | | | السحب عن الرصيد |
| Balance inquiry | AED 3 | | | Balance inquiry | AED 3 | | | استفسار عن الرصيد |
| Decline for insufficient Funds | No Charges | | | Decline for insufficient Funds | No Charges | | | رفض سحب حذو ترصيد |
| Using Other Countries ATM | No Charges | | | Using Other Countries ATM | No Charges | | | الاستخدام أجهزة الصراف الآلي خارج دولة الإمارات |
| Withdrawal | As per host country OR AED 20 (whichever is higher) | | | Withdrawal | As per host country OR AED 20 (whichever is higher) | | | السحب عن الرصيد |
| Balance inquiry | As per host country | | | Balance inquiry | As per host country | | | استفسار عن الرصيد |
| Processing Fee for foreign currency transaction added to the foreign exchange rate | 2% | | | Processing Fee for foreign currency transaction added to the foreign exchange rate | 2% | | | رسوم معاملات ائتمانية فوق سعر صرف العملات الأجنبية |
| Other Services خدمات أخرى | | | | | | | | |
| Type of Service | Charges | | | Type of Service | Charges | | | Type of Service |
| Fee for insufficient funds for standing order/DDA | AED 25 | | | Fee for insufficient funds for standing order/DDA | AED 25 | | | رسوم عقوبات على رصيد للتعليمات المستمرة |
| Liability Certificate | AED 100 | | | Liability Certificate | AED 100 | | | إشهاد مسؤولية |
| Liability Certificate to government/Financial institutions. | AED 100 | | | Liability Certificate to government/Financial institutions. | AED 100 | | | إشهاد مسؤولية (إلى جهة حكومية) |
| SMS Banking Charges | AED 3 per Month | | | SMS Banking Charges | AED 3 per Month | | | رسوم الرسائل المصرفية القصيرة |
| Utility Bill payment (Internet & ATM Free) | AED 10 for counter Payment | | | Utility Bill payment (Internet & ATM Free) | AED 10 for counter Payment | | | دفع الفواتير (من خلال الصراف الآلي و الإنترنت) |
| Personal Finance تمويل شخصي | | | | | | | | |
| Type of Service | Charges | | | Type of Service | Charges | | | Type of Service |
| Processing Fee | 1% of Finance Amount, Min AED 500 - Max AED 2,500 | | | Processing Fee | 1% of Finance Amount, Min AED 500 - Max AED 2,500 | | | رسوم الإعداد |
| Takaful Charges | 0.50% of the finance amount | | | Takaful Charges | 0.50% of the finance amount | | | رسوم تكافل |
| Early Settlement Fees | 1% of the Outstanding amount or AED 10,000 whichever is lower. | | | Early Settlement Fees | 1% of the Outstanding amount or AED 10,000 whichever is lower. | | | رسوم السداد المبكر |
| Late Payment Fees (Force Donation) | 2% of Delayed Amount, Min AED 50 - Max AED 200 | | | Late Payment Fees (Force Donation) | 2% of Delayed Amount, Min AED 50 - Max AED 200 | | | رسوم التأخير في السداد (دفع إجباري) |
| Facility Cancellation Fee | AED 100 | | | Facility Cancellation Fee | AED 100 | | | رسوم إلغاء التسهيلات |
| Salary Advance Fee | AED 300 | | | Salary Advance Fee | AED 300 | | | رسوم الراتب المتقدّم |
| Auto Finance تمويل سيارة | | | | | | | | |
| Type of Service | Charges | | | Type of Service | Charges | | | Type of Service |
| Processing Fee | 1% of Finance Amount, Min AED 500 - Max AED 2,500 | | | Processing Fee | 1% of Finance Amount, Min AED 500 - Max AED 2,500 | | | رسوم الإعداد |
| Early Settlement Fee | 1% of the Outstanding amount or AED 10,000 whichever is lower. | | | Early Settlement Fee | 1% of the Outstanding amount or AED 10,000 whichever is lower. | | | رسوم السداد المبكر |
| NOI to Traffic Department | No Charges | | | NOI to Traffic Department | No Charges | | | تسليم إشهاد مسؤولية إلى إدارة المرور |
| Replacement of Existing post dated Cheques with new post dated Cheques. | No Charges | | | Replacement of Existing post dated Cheques with new post dated Cheques. | No Charges | | | استبدال الشيكات الحالية بشيكات جديدة مؤجلة الدفع |
| Change Due Date in the Standing Instructions | AED 25 | | | Change Due Date in the Standing Instructions | AED 25 | | | تغيير تاريخ الإصدار في التعليمات المستمرة |
| Late Payment Fees (Force Donation) | 2% Over agreed rate, Min AED 50 - Max AED 200 | | | Late Payment Fees (Force Donation) | 2% Over agreed rate, Min AED 50 - Max AED 200 | | | رسوم التأخير في السداد (دفع إجباري) |
| Deferment of Installment | AED 100 | | | Deferment of Installment | AED 100 | | | تأجيل القسط |
| Facility Rescheduling Fee | AED 150 | | | Facility Rescheduling Fee | AED 150 | | | رسوم تعديل التسهيلات |
| Advance payment of installment | 1% of the advanced payment | | | Advance payment of installment | 1% of the advanced payment | | | تسديد مسبق من القسط |
| Credit Cards بطاقات ائتمان | | | | | | | | |
| Type of Service | Charges | | | Type of Service | Charges | | | Type of Service |
| Card Types | Roadmiles Classic | Roadmiles Premium | Roadmiles Platinum | Power Gold | Power Platinum | Power World | أنواع البطاقات * | |
| Monthly Fee | AED 250 | AED 600 | AED 950 | AED 600 | AED 800 | AED 1,200 | رسوم شهرية * | |
| Supplementary Fee | 1st 4 cards are free, then AED 50 per annum per card | | | | | | رسوم إضافية * | |
| Late Payment Fees (Force Donation) | AED 125 | | | | | | رسوم التأخير في السداد (دفع إجباري) * | |
| Cash advance Fee per transaction up to AED 5,000 | AED 150 | | | | | | رسوم سحب نقدي عن كل عملية إلى 5000 درهم * | |
| Card Replacement Fee | AED 100 | | | | | | رسوم استبدال البطاقة | |
| Duplicate Statement | AED 50 per Month | | | | | | نسخة عن كشف حساب | |
| Copy of Sales Voucher | AED 200 | | | | | | نسخة عن إيصال شراء | |
| Annual Fee | AED 100 | AED 150 | AED 200 | AED 200 | AED 300 | AED 400 | رسوم المبروية * | |
| Over limit Fee | AED 125 | | | | | | رسوم تجاوز حد الائتمان | |
| Processing Fee for FX transactions | Master Card - 3.5%* & Visa - 4% | | | | | | رسوم معاملات الصرافة | |
| Credit Shield* | 0.89% p.m | | | | | | الغطاء الائتماني * | |
| Payment through third party** | AED 5 | | | | | | الدفع من خلال طرف ثالث** | |
| رسوم عملة | | | | | | | | |
| Payment Due date from statement date | Upto 22 days | | | | | | تاريخ استحقاق الفعلة اعتباراً من تاريخ الكشف | |
| Minimum amount due | 5% of principle outstanding & 100% of all Fees amount or AED 100 (whichever is higher) | | | | | | المبلغ الأدنى المستحق | |
| Maximum Withdrawal amount per transaction | AED 5,000 | | | | | | الحد الأقصى للسحب لكل عملية | |
| Cash Advance (% of Credit Limit) | 100% | | | | | | النسبة المئوية (من حد الائتمان) | |
| EOS Set-up charge For Credit Card dues recovery | AED 50 | | | | | | الحد الأقصى لمبلغ استرجاع البطاقة الائتمانية | |
| EPF charges - Retail Purchases | 5% of the transaction amount | | | | | | رسوم القسيمة للمشتريات التجزئية | |
| EPF charges - Balance Transfer | 4% of the transaction amount | | | | | | رسوم القسيمة للتحويل إلى الرصيد | |
| EPF charges - Easy Cash | 4% of the transaction amount | | | | | | رسوم القسيمة للمسرّعة | |
| Foreclosure fees - EPF | AED 200 | | | | | | رسوم القسيمة للمسرّعة | |
| Home/ Land Finance تمويل المنازل/الأراضي | | | | | | | | |
| Category | Type of Service | Charges | | | | الشروط | رسوم الخدمات | |
| Arrangement Fee | Preapproval Fee for Home Finance | AED 3,000 | | | | Finance amt up to 5 MM - 1% of Finance amt Finance amt from 5 MM to 10 MM - 0.80% of Finance amt Finance amt greater than 10 MM - 0.70% of Finance amt Max Cap - AED 100,000 | رسوم الموافقة لتمويل الأراضي | |
| | Preapproval Fee for Land Finance | AED 5,000 | | | | | | |
| | Processing Fee for Home and Land Finance | AED 5,000 | | | | | | |
| Cancellation Fees | Early / Partial settlement charges | 1% of the settlement amount up to a maximum of AED 10,000 | | | | No Refund Refund Processing Fee | رسوم السداد المبكر | |
| | Cancellation of Pre/Final approval by customer | No Refund | | | | | | |
| Takaful (Insurance) Fees | Application declined by the bank | Refund Processing Fee | | | | 0.036% per annum As specified by the provider | رسوم التأمين | |
| | Property Takaful Fees | AED 100 | | | | | | |
| Letter Fees | Life Takaful Fees | AED 100 | | | | AED 100 | رسوم الخطافات | |
| | Release Letter | AED 100 | | | | | | |
| Renewal of Approval Fee | Liability Letter | AED 100 | | | | AED 2,500 | رسوم تجديد الموافقات | |
| | Offer Letter Renewal | AED 2,500 | | | | | | |
| Other Fees | Free approval Renewal | AED 1,000 | | | | AED 1,000 | رسوم تجديد الموافقات السنوية | |
| | Change in approval terms | AED 1,000 | | | | | | |
| Property Fee evaluation | Late Payment Fee (Force donation) | AED 500 | | | | AED 250 | رسوم تقييم العقارات | |
| | Copy of any other document | AED 250 | | | | | | |
| Municipality Fee / Lands Department Fees | Payable to Ajman Bank | Min AED 2,500 | | | | رسوم البلدية / رسوم دائرة الأراضي والإعلاك | | |
| Deferment of Installment | Registration Fee | As per the particular Emirate of UAE Municipality Tariff | | | | تأجيل القسط | | |
| Property Management Fee | | AED 100 | | | | رسوم إدارة العقارات | | |
| Retention Processing Fee (except top up) | | 2% of annual rental | | | | رسوم الإيداع للحفاظ | | |
| Change in installment recovery dates | | AED 1,000 (for all approved cases) | | | | تغيير في تواريخ الإمبراء القسط | | |
| Copy of Statement of Property Finance account | | AED 100 | | | | نسخة البيان القسط العقارات | | |
| Priority Banking | | | | | | | | |
| Chèques | | | | | | | | |
| First Cheque Book | No Charges | | | First Cheque Book | No Charges | | | الكتاب الأول |
| Subsequent Cheque book | No Charges | | | Subsequent Cheque book | No Charges | | | الكتب اللاحقة |
| Debit Card | | | | | | | | |
| ATM / debit card replacement | No Charges | | | ATM / debit card replacement | No Charges | | | إصدار بطاقة جديدة |
| Cash Withdrawal - UAE ATM Switch | No Charges | | | Cash Withdrawal - UAE ATM Switch | No Charges | | | استخدام أجهزة الصراف الآلي التابعة لبنك الإمارات |
| Cash Withdrawal - GCC ATM Switch | No Charges | | | Cash Withdrawal - GCC ATM Switch | No Charges | | | الاستخدام أجهزة الصراف الآلي في دول الخليج |
| Cash Withdrawal - International ATM | AED 20 or AED (As per host country) | | | Cash Withdrawal - International ATM | AED 20 or AED (As per host country) | | | استخدام أجهزة الصراف الآلي في دول العالم |
| Credit Cards | | | | | | | | |
| Credit Card Annual Fee | Free for life | | | Credit Card Annual Fee | Free for life | | | رسوم بطاقة ائتمانية |
| Remittances | | | | | | | | |
| Managers Cheque / Demand Draft | No Charges | | | Managers Cheque / Demand Draft | No Charges | | | التحويلات |
| International Remittance | No Charges | | | International Remittance | No Charges | | | التحويلات الدولية |
| Lockers | | | | | | | | |
| Small size (Annually) | No Charges | | | Small size (Annually) | No Charges | | | خزانة صغيرة (سنوياً) |
| Medium size (Annually) | AED 300 | | | Medium size (Annually) | AED 300 | | | خزانة متوسطة (سنوياً) |
| Large size (Annually) | AED 450 | | | Large size (Annually) | AED 450 | | | خزانة كبيرة (سنوياً) |
| Security deposit required to avail lockers | No Charges | | | Security deposit required to avail lockers | No Charges | | | الضمان الذي المطلوب للحصول على خزانة * |
| Other Services | | | | | | | | |
| Internet Banking | No Charges | | | Internet Banking | No Charges | | | التحويل عبر الإنترنت |
| Note: All other pricing for Priority Banking customers would be as per standard SOC | | | | | | | | |
| **Charges are applicable based on agreement with specific 3rd party vendors | | | | | | | | |
| *These Charges are effective from February 2018 | | | | | | | | |
| Any charges levied by correspondent bank will be recovered where incurred | | | | | | | | |
| All terms and conditions mentioned are subject to bank policy/discretion | | | | | | | | |